

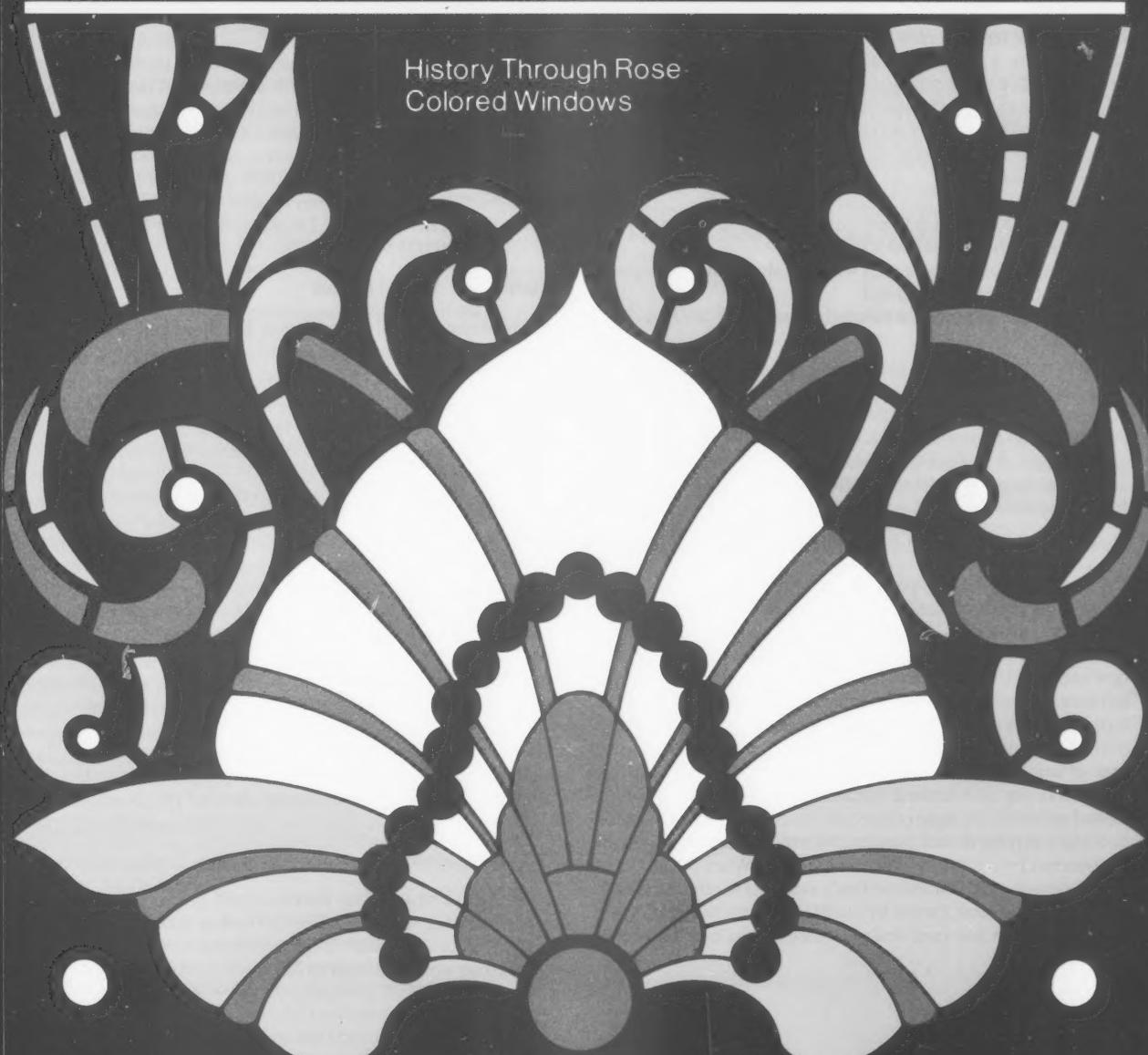


U.S. Department of Housing and Urban Development
Washington, D.C. 20410

Volume X Number 9 September 1979 \$1.40

Challenge!

History Through Rose
Colored Windows



Looking Ahead



Report on Housing Conditions of the Elderly

It is estimated that over 40 percent of the elderly households in America would have to spend more than one quarter of their incomes to live in unflawed, uncrowded housing, according to a report issued by HUD. In comparison, only 20 percent of all U.S. households would have to spend that much for comparable housing. The report - *How Well Are We Housed? 4. Elderly* - shows that, as a group, more elderly live outside of metropolitan areas; they live in older housing, and the quality of the estimated 14.8 million elderly households compares favorably with that of the total population. Only about 10 percent are physically deficient. The likelihood of the elderly living in inadequate housing depends on:

- income
- sex and household size (men living alone have a substantial chance of residing in flawed housing)
- ethnicity (poor Hispanic men who live alone have the highest chance of being ill-housed) and
- whether they rent or own their housing

The report, based on the resources of the *Annual Housing Survey*, collected for HUD by the Census Bureau, is part of a series that summarizes the housing conditions of various segments of the American population. The first three summaries cover Hispanic, female-headed, and black households. Single copies of the report are available free from HUD's Office of Policy Development and Research, Room 8124, Wash., D.C. 20410.

New HUD Program Highlights Housing for the Handicapped

Public Housing Authorities (PHA's) are being urged to consider the housing needs of handicapped people in their communities when applying for Federal rent subsidy funds under HUD's new Moderate Rehabilitation Program. This program, involving a new use for HUD's Section 8 rental assistance funds, will provide advance commitment of rental subsidy to private owners of buildings, enabling owners to carry out the limited repair work needed to bring their buildings up to acceptable standards. In the case of units designated for the handicapped, this could involve removal of any architectural barriers to handicapped people.

Rental subsidies for these units could cover the cost of renovation necessary to remove such barriers, thereby permitting easy use of the quarters by eligible disabled individuals. When the program gets underway, HUD will have funds available to renovate nearly 2,000 dwelling units for use by disabled tenants, but PHA's will have to apply for them and designate their special use. These units

represent five percent of the estimated 39,000 apartments expected to be rehabilitated under the new program. PHA's can, at their option, designate up to five percent of their rental assisted housing units for the handicapped. It is emphasized that these housing benefits for the handicapped will become available only if PHA's and the handicapped make sure that applications are submitted with the five percent designation.

Under the Section 8 program, HUD pays to the owner the difference between what an eligible tenant can afford to pay (generally 25 percent of income) and the rent charged by the landlord. Fair Market Rents, which act as a ceiling on how much rent an owner can charge for the units, can be exceeded if necessary to provide for the renovation of units for handicapped tenants. Further information may be obtained from HUD's Office of Independent Living for the Disabled, Room 9106, Wash., D.C. 20410 (202/755-7366).

Action Grant Annual Report

The first Annual Report of the Urban Development Action Grant Program clearly indicates that this program is meeting its goal of encouraging joint public-private development in severely distressed cities. Former HUD Secretary Patricia Roberts Harris noted that: "While we had hoped for at least modest success with our Action Grants, I think we have proved that creative partnerships between government and the private sector will create jobs and self reliance for large and small distressed places. The projected impact of the program is significant. From just one year's awards, Action Grants will create or save more than 134,000 permanent jobs, and generate over 76,600 jobs in the construction industry." The report shows that in addition to the \$2.9 billion in private commitment attracted by the 236 Action Grants awarded in Fiscal Year 1978, more than 56 percent of projects surveyed had additional private investment made after the awards were announced. The report is in two parts: Part I describes the process of application funding and projected impacts; Part II covers project development from the local perspective based upon a HUD survey of early program implementation compiled in January 1979. Single copies of the report may be obtained by writing to HUD, Office of Evaluation, Room 7144, Wash., D.C. 20410.

Who Moves Most?

According to a new Census Bureau report, the younger and more educated you are, the more likely you are to pack up and move. About 60 percent of those Americans between the ages of 20 and 29 moved between 1975 and 1978.

U.S. Department of Housing and Urban Development

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Challenge! is the official departmental magazine of the U.S. Department of Housing and Urban Development. Use of funds for printing was approved by the Office of Management and Budget, September 1978. *Challenge!* serves as a forum for the exchange of ideas among HUD staff throughout the country, HUD-related agencies, institutions, businesses, and the concerned public. As a tool of management, the magazine provides a medium for discussing official HUD policies, programs, projects, and new directions. *Challenge!* seeks to stimulate nationwide thought and action toward solving the Nation's housing and urban problems. Material published may be reprinted provided credit is given to *Challenge!* Subscription rates are \$15.90 yearly domestic, and \$19.90 for foreign addresses. Paid subscription inquiries should be directed to: Superintendent of Documents, Government Printing Office, Washington, D.C. 20402. Manuscripts concerning housing and urban development are welcome. Send all editorial matter to: Editor, *Challenge!* U.S. Department of Housing and Urban Development, 1111 - 18th St., N.W., Wash., D.C. 20410. Telephone (202) 254-7096 or (202) 254-7515.

Statements made by authors do not necessarily reflect the views of the Department.

The Secretary of the U.S. Department of Housing and Urban Development has determined that the publication of this periodical is necessary in the transaction of the public business required by law of this Department. Use of funds for printing this periodical has been approved by the Director of the Office of Management and Budget through Sept. 1980.

- 2 **Five Years Later – The HOW Program** – A little over five years ago, the Homeowners Warranty Program was founded by the National Association of Home Builders. Today over 500,000 homes are enrolled in the program and over 14,000 builders in 45 States are registered with HOW. We get an in-depth description of this unique program in this issue of *Challenge!*
- 6 **History Through Rose Colored Windows** – "If one could look through these windows into the San Diego of the 1880's, one would see an American city emerging." Stained glass windows, each representing a State of the Union, offer visitors to the San Diego County Courthouse an inspiring view of U.S. history. Today, speculation surrounds these beautiful and valuable reminders of an exciting era.
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Five Years Later – The How Story

by Jane Snow

Five years ago on a steaming August day, the first Home Owners Warranty documents were handed to a lucky home buyer in Miami, Florida.

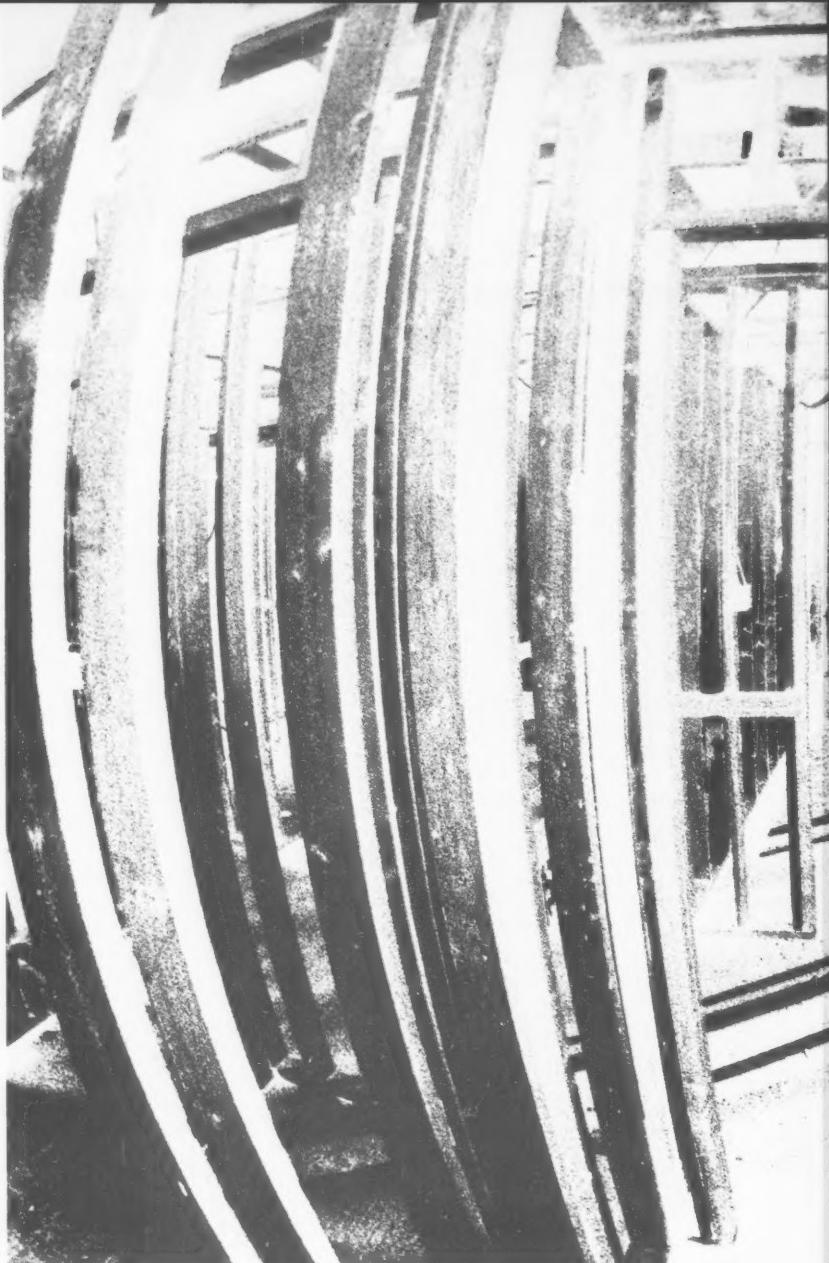
Since then, more than half a million homeowners have received the 10-year warranty/insurance policies of the Home Owners Warranty (HOW) program. HOW coverage has recently been dubbed the major medical policy of the housing business, and there is no longer any question that the program works.

It has been recognized favorably by various governmental agencies, including then Federal Trade Commissioner Elizabeth Dole who asserted in January that "The HOW program, while imperfect, offers an excellent opportunity for homebuilders to be responsive to consumer concerns. . . and ultimately to bring great benefit to builders themselves." Ralph Nader recently called it a "progressive step in the right direction. . . ."

It is an appropriate time to analyze the progress, the problems and the opportunities that surround a program which affects so many millions of Americans.

A Brief History

HOW was founded by the National Association of Home Builders in 1974. This marked the culmination of 2 years of study and work, plus much consultation involving an Advisory Committee of consumer advocates, legislators and mediators. Virginia Knauer, then Special Assistant to the President for Consumer Affairs and Director of that office, had urged that some mechanism for settling disputes between home buyers and builders be included. Recognizing the

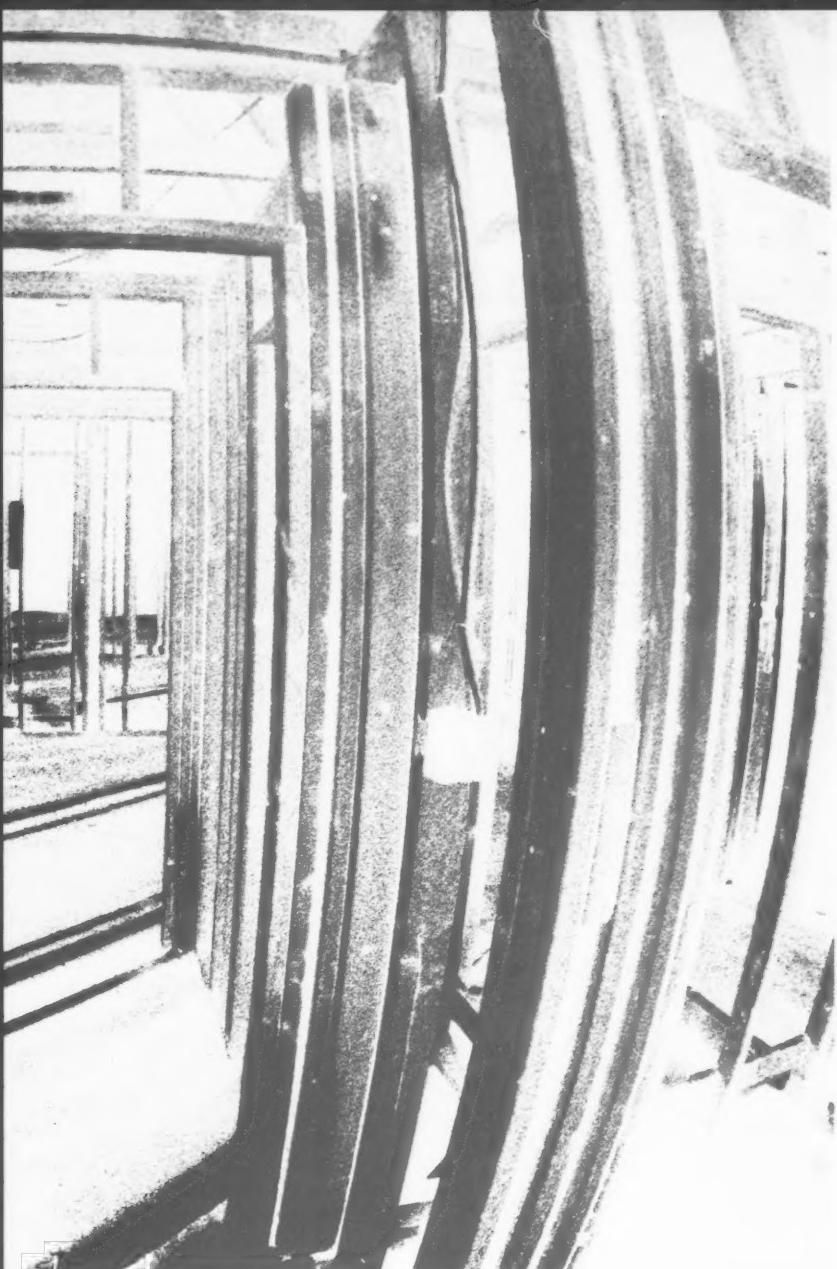


validity of her suggestion, HOW incorporated in the program a two-step informal dispute settlement procedure using conciliation and arbitration through the American Arbitration Association, giving the consumer a no-cost method for resolving problems.

The program was complete: a 2-year insured builder's warranty; 8 years of direct insurance against major structural defects; an innovative problem-solving mechanism.

It was decided that HOW should be administered locally and that the decision to establish each local HOW unit or council would be left to the discretion of the builders in the particular area.

This aspect of the problem has led to criticism that HOW is builder-oriented. Realistically, if any other approach had been used, the program would never have gotten off the ground. The participation and support of local builders have been



essential in getting the infant company going.

The builder enrolls the home, pays the premium of \$2 per \$1,000 of the selling price of the home, agrees to build to the Approved Standards and enroll all eligible homes and abide by the dispute settlement procedures. The actual warranty and insurance policy are consumer documents, which belong to the homeowner. The coverage remains on the home regardless of the number of

times it is sold, thus adding to its resale value.

Screening Builders

Today, over 14,000 builders are registered in HOW in 45 States. Any qualified builder may join. And all must pass screening procedures assessing their financial and professional standing plus their reputations for customer service.

Procedures for screening builders were originally left up to the local council, but as the program progressed, it became evident that a uniform method was imperative. Customer problems and builder insolvencies had a direct correlation with inadequately screened participants. In 1978, HOW developed precise guidelines for local use. The few builders who should not have been initially registered are now being weeded out or have already resigned, and the tighter standard review of applicants should help cut down on problems stemming from this area.

Coverage Is Diverse

The 500,000 plus homes enrolled in the program range from federally subsidized housing to one luxury, custom home costing \$650,000. Coverage is available on single-family and low-rise condominiums, with buildings over five stories individually evaluated.

Of approximately 1.2 million homes that will be built during 1979, current projections are for enrollments of 280,000 in HOW.

HOW and the Federal Government

One interesting development has been the ability of HOW to work with and to the advantage of several government agencies and, consequently, the American public.

In 1977, the Veterans Administration decided to accept the validity of the HOW inspection system and its insured warranty in lieu of the usual VA pre-construction conditional approval and subsequent site inspections. This gave the qualified veteran a chance to choose from a much broader range of homes than ever before as he could select a HOW home already at the trim stage or beyond and then apply for VA financing.

Opening up a broad new market, in 1978 HOW homes accounted for an increase of 8 percent in VA mortgages or 6,000 additional veterans' homes.

HOW's Unique 10-Year Warranty/Insurance Program

1st Year Coverage

Major structural defects; damage to load-bearing portion which affects function and use of home.

All appliances, fixtures and items of equipment due to noncompliance with HOW standards of manufacturer's warranty for one year.

All defects and all faulty workmanship.

2nd Year Coverage

Major structural defects: as above.

Performance of plumbing, electrical, heating/cooling systems according to approved standards for each.

3rd to 10th Year Coverage

Major structural defects.

Warranty/Insurance goes with home on each sale during 10-year period.

In order to further increase availability, the VA announced at the beginning of this year an additional program. This requires the builder to get the usual preconstruction approval but eliminates all except the final VA inspection, saving time and money. It also permits the builder to advertise that VA financing is available, something that he is prohibited from doing under the other program.

This new VA arrangement is similar to that initiated in 1978 by the Federal Housing Administration. In order to generate more opportunities for FHA financing, an amendment to the Housing Act was reported out of both House and Senate committees last May. If passed by the Congress and approved by HUD, it would make HOW homes eligible for FHA financing at the 97 percent level by classifying them as existing homes.

Although it would not be as important to the home buyer as the above, the decision

Builder

Insuror

most sophisticated. Last year Jersey passed its Home Warranty and Builder Registration Act, which is now being put into operation. The law, patterned after the HOW program, calls for the registration of every builder in the State. Each may then opt for HOW (or any other State-approved alternate 10-year warranty/insurance program with a dispute settlement mechanism) or for compliance under the State agency at a premium double that of HOW.

This either-or situation should provide the consumer with complete protection, as the builder who cannot qualify for HOW will be forced to offer a warranty/insurance program.

The State program does not operate with the same type of Approved Construction Standards and performance standards as the HOW program. Consumers working with HOW builders can read precisely what is expected in a house and can discuss these standards with the builder "up front." However, applicable New Jersey State codes apply whether or not the builder is in HOW.

A National Set of Standards

HOW's Approved Standards govern the construction of all homes built under the program. Compliance with these standards is the basis for eligibility for coverage under the program. The standards call for the use of the applicable recognized local codes or, in lieu of such codes, for the accepted national standard such as the BOCA code. Electrical, mechanical, plumbing, heating and cooling systems are all governed by these, as is the structure itself, during the initial builder warranty period. They also establish national quality standards specifying the minimum performance criteria which apply during the same warranty period.

As the first national standards with a consistent basis of use throughout the

by Federal National Mortgage Company and the Federal Home Loan Mortgage Corporation to require warranty information on appraisal reports is important in the secondary money market particularly in the long distance buying and selling of mortgages. From a psychological standpoint, this reflects confidence in the integrity of the program and should be of help to the builders in obtaining financing.

A key relationship is that of HOW with the Federal Trade Commission. When the Magnuson-Moss Act was passed, HOW changed its program in order to place its registrants in automatic compliance with the provisions of the Act.

HOW and the States

On the State level, the program's relationship in New Jersey is perhaps the

country, they had no precedents. With enough data now in, HUD is revising, clarifying and strengthening them.

HOW has also developed a definition of major structural defects in housing: "actual damage to the load-bearing portion of your home which affects its load-bearing function and which vitally affects (or is imminently likely to produce a vital effect on) the use of your home for residential purposes." This includes damage from shifting soil from causes other than earthquake or flood. Since one man's peeling paint is another man's major structural defect, HOW's clear statement was obviously needed.

The Dispute Mechanism

The HOW mechanism works quite simply. If the home buyer is unable to obtain satisfaction from the builder, then he files a written Demand for Dispute Settlement. The HOW council appoints an impartial third party who may be a builder, an engineer, a code inspector or any qualified professional with knowledge of the residential building field. The conciliator then gets the builder together with the buyer at the residence and attempts to lead them into a resolution of their differences.

This process has been used in more than 3,000 cases so far. Of these cases, the majority have been resolved during this process in an hour or two.

One of the difficulties as the number of cases accelerates rapidly has been finding competent volunteers to act as conciliators. To fill this gap, HOW has begun a training program, kicked off with a manual on the conciliation process, a first in the housing industry and a model in the dispute settlement world.

In addition, HOW produced a training film, which is being used all over the

country "The Haunting of Seven Dragon Avenue" shows a conciliation case in process.

At any point during the conciliation process, the homeowner has the right to demand arbitration. So far, about one-fifth of the cases have moved from conciliation to arbitration. The American Arbitration Association (AAA) appoints the arbitrator, and HOW is out of the picture except as an instrument to see that the procedure moves along.

The arbitrator's award is binding on the builder if the homeowner accepts it, one of the program changes due to the Magnuson-Moss Act in which binding arbitration is prohibited. However, the homeowner may reject the decision and proceed into court, in accordance with Magnuson-Moss. Most courts so far have refused to hear cases involving HOW until the arbitration process has been used.

Here, HOW is learning, as is AAA. Although the arbitrators available have been experts in general commercial disputes, and other types of cases, few have had professional experience in the building business. This has created some problems as arbitrators have made awards on items not covered by the HOW warranty or excessive awards based on "guesstimates" rather than the realistic price for repair or replacement of a particular item.

In order to improve this system, HOW has instituted a series of AAA-run training seminars in construction for its personnel and has been allowed to make recommendations to AAA of professionals who might qualify as arbitrators.

HOW builders are also being advised to learn something about the arbitration process so that they can present their cases properly; homeowners are receiving the same advice.

Together with INA Underwriters and Rollins Burdick Hunter, HOW has founded a nonprofit organization, the National Academy of Conciliators, which will be concerned with the training of third party neutrals as well as with providing a national communications network. The Academy participated in the Community Resolution Conference, sharing the forum with AAA, the National Council of Christians and Jews, the Federal Mediation and Conciliation Board and the American Bar Association. These moves are only part of a continuing effort to find the most expeditious and the fairest system for the solution of disputes.

This facet of the HOW program continues to receive less recognition than it deserves. It is unique, and it constitutes the most forward effort on the part of any industry to find reasonable approaches to problem solving. No homeowner wants to sue a builder; what he wants is to get his problem solved, quickly and without hassle.

By addressing this basic desire on the part of the homeowner, HOW has opened up a reasonable alternative to the overcrowded court system, helped remove some of the adversarial atmosphere that seems to pervade most discussions about problems today, and taken care of the majority of those that homeowners encounter at no cost.

HOW will continue to change as experience points the way. It now remains for the consumer to understand and demand the protection that homes built under the HOW program provide and for the various governmental agencies to support it.

HOW's success is proof that private industry is capable of self-regulation and that it can protect the home buyer.

Ms. Snow is Director of Public Affairs, Home Owners Warranty Corporation, 15th and M Sts., N.W., Wash., D.C. 20005.



History through Rose-Colored Windows

Odyssey of 42 Stained Glass Windows with the State Seals of the 1889 Union

by Rachael Fleet

County Courthouses are among the most symbolic of American Structures. San Diego's has been no exception. If one could look through these windows into the San Diego of the 1880's, one would see an American city emerging. This one was built on adobe clay, sagebrush sand, the evolving railroad, the dreams of its citizens, a certain amount of rascality and "push." "Push is a talent as much as skill in any art," proclaimed the *California Architecture and Building News* of Feb. 1, 1888.

On November 9, 1885, the first thru train from the east chugged into town, bringing in the boom years of 1886-88 that Richard Pourade, in his book *The Glory Years*, called "the most gaudy, wicked and exciting in San Diego's history." Folks came flocking from the east, thanks to

fares that a rate war between the Santa Fe and the Southern Pacific had driven down from \$125 to, by noon of March 6, 1887, "one round dollar for the trip to paradise."

By then, San Diego had a gas company, telephones, electricity, public illumination (of sorts), several hotels of varying degrees of grandeur (the grandest, the Hotel del Coronado, was completed in 1888 at a cost of one million dollars, and still stands, a regal monument), banks, schools, churches, elegant Victorian homes, many businesses of varying degrees of repute and Marshall Wyatt Earp, who described himself in the City Directory as a "capitalist," but whose main enterprise in the area was refereeing prizefights and running three gambling joints.

By December of 1888 the boom was an obvious bust; nevertheless, the population had tripled and all that had been set in motion required an enlargement of the County Courthouse. Because of a forethoughtful proviso included in the deed by which Alonzo Horton had donated the original block of property to the County in 1871, the property would have to continue to bear some sort of public structure or revert to Horton's heirs. Thanks to this proviso, the structure that in 1959 replaced the original, built in 1871, renovated in 1889,

and formally condemned by the fire marshall in 1949 (after decades of less formal condemnations from everyone who had to use it) remains on the original site.

Courthouse Expanded

Remodeling was to add two wings, a third story, and a new facade to the simple older Federal-style structure. What was created was a large pile of masonry described at the time of its building as Italian Renaissance, and by less enthusiastic citizens later as General Grant Gothic. The architects chosen, the firm of Comstock and Trotsche, had done considerable building of all kinds in Boomtime San Diego, often in conjunction with the Contractor, J. P. McCormick.

In spite of rain, and litigation, the renovation was completed in short order. On June 19, 1889, the *Union* noted that "Yesterday workmen commenced taking off the roof of the old Courthouse building;" and recorded, on July 18, 1890, that the Courthouse had been christened and the last payment made. On New Year's Day, all building pangs were forgotten, and the *Union* crowed over "our new courthouse, one of the finest in California, just completed at a little over





\$200,000," a sum which exceeded the original contract by a mere \$50,000.

Proper child of its times as it was, the Courthouse mirrored a blend of grand dreams, technology, and "push," with a little shortage on the middle ingredient. At one point, construction was halted by a court injunction. There was some serious question that the bricks for the structure had more San Diego sand in them than clay, raising questions of durability. This problem was fielded handily by putting the contractor's foreman in charge of the inquiry, and by an offer from the contract to charge the Board of Supervisors an exorbitant rent for the portions of the building that were already up.

"Construction funds were auctioned off at rates of more than 30 percent" in San Diego in the 1880's, no doubt providing a certain stimulus — according to historian Clare Crane, writing in the *Journal of San Diego*.

History, Summer 1970.

Embellishment was part of the spirit of those times. Considering the cries of "shoddy" that had been raised, it would certainly have helped to direct the public gaze elsewhere. To this end, \$3500 was set aside by the Board of Supervisors for "appropriate" statues, which, it was suggested, would be of "leading



citizens," prompting the *San Diego Union*'s comment of January 19, 1889, that it was to be hoped, for the sake of the public treasury, that those same citizens would still be leading by the time construction had been completed. In addition, a four-faced clock was ordered from Seth Thomas, and a 1500-pound bell from S. T. Garrett of San Francisco (S. T. Garrett, later a Senator, is the man of whom it was said that he had come to California to make a fortune in gold and made it in brass).

In addition, according to the ledgers of the Supervisor's Minute book for January 15, 1890, at the request of the contractor, the sum of \$2000 was to be paid to "Mallon of San Francisco. . . for art glass furnished to be drawn by the said John Mallon."

This is the only reference to our fine suite of windows that has so far come to light. In fact, even the name of the windows' maker was lost until April 1978 when County historian Mary Ward, preparing a survey of the windows for the Board of Supervisors, discovered "John Mallon" on the right sash of the Maine window, and "San Francisco" on the right sash of the California window. The firm and records of John Mallon were a burnt

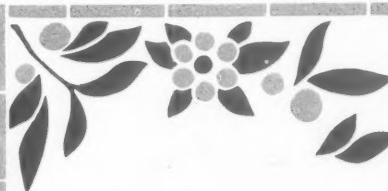
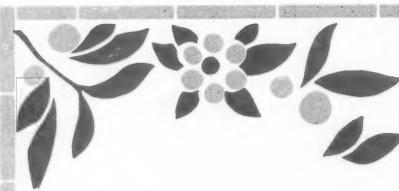


offering to the San Francisco quake and fire. Nor have the records of the architects, Comstock and Trotsche, been found.

Let us pause and take note of these expenditures. The sum set aside for the windows alone would fulfill the present Federal and California statutes requiring that one percent of funds raised for new public buildings be spent on new works of art. Perhaps today's officials have less to cover up than did their forebears. The windows have proved a good investment. According to Mary Ward's Summary Report of May 1978, the estimated replacement cost of the suite is \$200,000 or a few dollars less than the cost of the entire building that they so gracefully embellished.

We know that the windows bear the seals of the 42 States of the Union of 1889. Put that together with the suggestion that at least four of the statues were to be of U.S. Presidents. Chime in with a hint of the Liberty Bell in that 1500-pounder ordered from Sam Garrett. How clearly the remodeled County Courthouse of 1889 reflects the scope of the dreams, visions, or pretensions, of that day's San Diegans! These fragile survivors, yet more durable than history itself, were a fitting embellishment indeed.





They also reflect the marriage of art and technology that was such a proud feature of the times. According to a publication entitled *The Bay of San Francisco*, and dated 1892, John Mallon is credited with inventing and patenting "the process for taking photographs on glass and burning them in," and was judged by the same source to have the "leading Pacific coast trade in his line of business." He is therein described as having done work in San Diego, and also Los Angeles, in the vicinity of which city he owned a ranch, as well as a good deal of real estate in San Francisco. Mallon had done work for the Crokers and the Stanfords, good enough to evoke from Sen. Stanford, the accolade that "they had not seen a window in all Europe equal to the one he put in for them." Or so said *The Bay of San Francisco*.

And, when it came down to it, according to the *California Architecture and Building News*, (Vol XI, No. 7, p. 81) Art Glass (as it was then being called) had "become one of the necessities of the present day" when John Mallon's establishment had "almost a monopoly of the home market in its line." At the Mechanic's Fair of 1889, Mallon's firm,

Pacific Glass Cutting Works, displayed a memorial window designed for San Diego's Presbyterian Church. The year before, he had installed the elaborate windows that can still be seen in place in the Villa Montezuma, the "Queen Anne Gothic" jewel built to the plans of Comstock and Trotsche as a setting for the eccentric Jesse Sheppard. The type of glasswork done by Mallon is described, by the *California Architecture and Building News* as being of two kinds - open mosaic and painting in oils, which Mallon is said to have invented.

The 42 windows of the States are a combination of the two processes, the State seals having been "burned in" and then colored by oils, and finally set into a mosaic of colored glass. There are eight additional windows in the suite which are panels of glass mosaic flowers. To get an idea of how the windows may have looked in place is difficult, but visitors to San Diego would be well rewarded by a visit to the Villa Montezuma, at the corner of 5th and K Streets, for the windows there are of the same type, and most impressive.

The Choice of Windows

Why were the States of the Union chosen for the San Diego County Courthouse?

Thus far, nothing has been found to document the choice. However, Clare Crane, a local historian who has done considerable research on the Villa Montezuma and its Mallon windows, suggests that the inspiration may have been the passage by the U.S. Congress, in 1889, of what was called the Omnibus Bill, which admitted to the Union four States at one swoop: North and South Dakota, Montana and Washington.

The windows themselves were set in place high up under the eaves of the two Courthouse wings, 27 in Courtroom No. 1 all displaying State Seals, and 15 windows with State Seals in Courtroom No. 2 plus the eight windows with floral designs. The entire suite falls into four basic categories. There are two triptychs, which must have been in the dormers. These display a central window, 4' by 6' 2", flanked by two inverted commas, measuring 6' 10" in height and one inch under four feet at the base. In Courtroom No. 1 the triptych was California, flanked by its neighboring States of Nevada and Oregon. There is no data at present to explain the triptych in Courtroom No. 2: Maine, flanked by Indiana and Ohio. By the rule of simples, let us say that the





choice of Maine for this honor might have been because it was the State farthest from California. The choice of its flanking States can only be conjectured.

Then there are the eight floral windows, each measuring 26" by 39".

State Seal Windows

The State Seal windows fall into two categories: twelve that measure 21" by 39" with a fishscale and geometric pattern of glass mosaic surrounding the seals and twenty-four that measure 26" by 39" with the surrounding mosaic in a foliate pattern. Some of the mosaic glass is faceted or otherwise textured.

Having been exposed to the elements for 70 years, the windows show the effects of this exposure. Although many still retain most of a protective outer layer of glass, their conditions range from poor to excellent.

As a suite, these windows must be among the major productions of John Mallon's San Francisco glassworks. For 70 years, they were silent onlookers of the outer elements and the elemental courtroom dramas of San Diego. When the old San Diego Courthouse was demolished in 1959, what was their fate?

An article in the *San Diego Union*, dated March 12, 1957, trumpets, "Stained Glass Windows Saved For Courthouse." The text, however, reveals a different story. In answer to a request by the President of the District Federation of Women's Clubs, Supervisor De Graff Austin had made assurances that the windows would be preserved. What the Board of Supervisors seems to have done at that time was to ask the San Diego Historical Society to evaluate the entire contents of the old Courthouse according to their historical value.

In the report of the Historical Society's Special Committee, dated March 25, 1957, the windows come up roses. The Special Committee deemed them "an exceedingly valuable heritage, which should be carefully preserved and so utilized that they may be enjoyed by the general public," and to this end two suggestions are made: that they be incorporated in the new Courthouse, or "carefully preserved until the County or appropriate historical organization may be able to properly display them under conditions in keeping with their value and importance."

Although Judge L. N. Turrentine attempted, with the backing of architect John Lloyd Wright, to have the first suggestion implemented and made such a request to the Board of Supervisors, this proposal was rejected by the architects of the new Courthouse. At this point in time, the windows, along with the contents of the old Courthouse in general, and what were by then being called the "zinc ladies" (i.e. the heroic-size statues that had stood sentinel duty on the Courthouse roof) seem to have been in some peril. There is, for example, an intra-department memo, dated August 19, 1958, from the County Department of Public Works which is attached to a list of "items" which the writer of the memo wished the receiver of same to "check on and make sure they don't get to purchasing salvage at some later date." The suggestion is made to talk to all department heads and get all of the articles together so as to "find a spot somewhere they can be stored so you can keep an eye on them." This tends to be confirmed by the independent recollection of Mrs. James Redding, who, with her husband, had been among the six members of the evaluating Special Committee. Ms. Redding recalls that,





when they first came upon the Courthouse contents, the windows had been marked for salvage.

Twenty years before "Roots," funny old Victorian buildings, much less their antiquated contents, had not even been elevated to the status of funky junk. As one former President of the San Diego Historical Society commented in a 1959 article on the "zinc ladies," "Who ever pays attention to local peasants?" Proposition 13 was 20 years in the future and the attitude of public servants somewhat different than it is today.

There exists a letter to the Board of Supervisors, dated February 12, 1959 from Rufus Parks, then Chief of Construction and Repair in the Department of Public Works, listing the contents of the Courthouse which includes "42 Stained Glass Windows with State Names." Mr. Parks, retired since 1965, recollects that he had the windows crated and they were then stored in Convair Plant No. 2, an old airplane hangar. In August of 1960, some of the colored glass windows were authorized to be displayed in the Casa de Lopez in Old Town, and two of them can be seen there

today. There was talk of using the California window as the centerpiece of an outdoor shrine to be built in Old Town in memory of the real-life prototype of the priest in Helen Hunt Jackson's famous novel *Ramona* (written in the 1880's), but this never happened.

To be moved four times over the next decade and a half, "sought by many individuals and organizations for a variety of purposes" over the years, the Board of Supervisors nevertheless "refused to give any of them away," as Roger Showley comments. However, there is no safety in oblivion for such objects, and for all practical purposes our windows had sunk into the long sleep of history. It took a civic tragedy to bring them again into the light.

In the Spring of 1978, an unknown arsonist in San Diego's Balboa Park destroyed the Electric Building, which housed San Diego's Aerospace Museum, and the replica of Shakespeare's Old Globe Theatre. Two presiding judges, Robert W. Conyers and Hugo Fisher, knew of the windows' existence and instituted search procedures through the Board of Supervisors. It was a luncheon conversation with Judge Fisher that brought the windows to the attention of

the *San Diego Union*'s reporter, Roger Showley. Judge Fisher knew them to be something altogether different from European stained glass, and gave his "curbstone opinion" that they might be worth as much as a million.

At the time of their uncrating, the Massachusetts window and a piece of the Pennsylvania State Seal were found to be missing. Thanks to both press and television coverage, the Massachusetts window was returned.

With their uncrating and cataloguing, a new era had opened for the windows, which now have a curator, Mary Ward, San Diego's county historian, and several fierce guardians. Although they belong, as ever, to the County of San Diego, and therefore are under the guardianship of the County Department of Parks and Recreation and the jurisdiction of the Board of Supervisors, that body saw fit to consult the Public Arts Advisory Council for an opinion as to the proper disposition of the windows.

Since they might be worth as much as one million dollars, would it not be advisable to find a museum that would buy them and display them?





It was the opinion of the Public Arts Advisory Council (PAAC) that the windows not be sold but be retained as public property with every effort being made to place them as soon as possible in an appropriate permanent public setting. In the meantime, funds would be sought by the PAAC to clean and prepare them for public display, on a temporary basis, to give them publicity and in turn to bring in enough funds to provide a permanent home for the entire suite of windows.

The Public Arts Advisory Council, which was created in June of 1977 by the Board of Supervisors "to encourage the use of art in County public buildings" has in its short existence expanded its function to meet expressed needs, and as directed by the Board of Supervisors. Its ten members, one lay person and one arts professional from each supervisorial district, are volunteers. At present, since Proposition 13, the PAAC is entirely dependent for funds upon its 16 affiliated arts organizations and whatever grants can be found to fit specific projects —such as the restoration and preservation of these historic windows which, because they display the seals of the 42 States of the Union in 1889, should be of national interest.

These windows are a unique heritage of an exciting era in our national history from which (too recent, until lately, to take the fancy of preservationists) too many such legacies have already vanished. It is the hope of the Public Arts Advisory Council that funds may soon be found so that the windows will be easily and permanently accessible to the public to whom they belong.

As long as they are kept in the dark the windows will be endangered.

In November, Superior Court Judge William Yale requested of the Board of Supervisors that the California window be restored and prepared for temporary display in his courtroom. CBS' local Channel 8 ran a spot on this in early December of 1978, and this was exhibited at the San Diego Congress of History on March 2nd 1979. The window is presently undergoing restoration by glass restorer Jimmie Walgren, and, once set in a lighted case, will be displayed above the bench in Courtroom No. 1 of the Superior Court, returned to its old neighborhood after 20 years in the dark. Although the Courthouse they came from is an appropriate temporary place for the

windows, it is difficult to see how all 42 could be successfully and attractively displayed there; and the point has been made that there might be locations in which a wider segment of the public would be likely to enjoy them.

What is most needed at present is a thorough review of the options for the windows and, above all, a few ideas on where the Public Arts Advisory Council might best seek funds for the permanent place in the public eye that this rich, beautiful and valuable legacy deserves and needs if it is to continue to survive.

Ms. Fleet is an administrative assistant to the Public Arts Advisory Council who volunteered to work with its Committee for the Stained Glass Windows of the States of the Union at the very first meeting of the PAAC which she attended. Any requests for further information should be addressed to: Susan Heller, Chairperson, Public Arts Advisory Council, County Administration Center, 1600 Pacific Highway, San Diego, Ca. 92101.





Dateline: Park Slope, Brooklyn

Chase Manhattan Bank
Aids Project

by Constance C. Lopez

Raymond Juschkus, Photographer

The Fifth Avenue Committee (FAC) is a group of more than 200 residents, merchants, and City representatives who are concerned with building a strong and stable community in Park Slope.

Brooklyn. The group was formed in November 1976 to work toward encouraging sound housing and a vital commercial corridor.

The major focus of the Brooklyn group is the revitalization of its neighborhood commercial shopping corridor, Fifth Avenue. The two-mile strip from Flatbush Avenue to 24th Street is divided into three uniquely ethnic sections, each suffering different stages of deterioration.

The buildings on this strip are taxpayer buildings with two or three apartments above the stores. The building ownership rate among store merchants is highest, as one might presume, in the section which has the lowest vacancy rate.

The first section (Flatbush to Union), which is predominantly Hispanic and the most deteriorated, has many small bodegas and many abandoned and burned-out buildings. The commercial vacancy rate is 27 percent.

Fifth Avenue Center (Union to 9th) is transitional but still maintains a large number of Italian stores. Its vacancy rate is about 20 percent.



The most stable section is from 9th to 24th Street and is predominantly old-family Italian. It is the busiest section, maintains the largest number of stores and has the lowest vacancy rate (less than 10 percent).

Period of Transition

The Park Slope area and, more particularly, the Fifth Avenue commercial strip, have been involved in an extensive transition. Demographic changes, especially the outflux of the Italian population from the northern end, have, in part, led to a deterioration of the commercial strip and housing stock. The

strip's viability increases as one goes southward up the Avenue, as opposed to the more solidly residential population to the north.

Chase Manhattan Bank's involvement with the Fifth Avenue Committee began in 1977, shortly after the residents and merchants came together. In trying to develop a method of organized effectiveness, the Committee divided into subcommittees to address the major problems of the neighborhood. A board of directors was formed with equal representation from each of the three commercial sections, plus financial institution and City representatives.

The commercial subcommittee's progress has been somewhat impeded by the lack of an overall comprehensive plan and thus a lack of unified direction. However, some major accomplishments have been made:

- Through CETA (Comprehensive Employment and Training Act) staff was hired: a secretary, an architect, a commercial revitalization coordinator, and a project director.
- Two street fairs have been held to attract shoppers to the avenue and dramatize the Committee's efforts in revitalization.
- Grants have been received from Chase and Citibank toward the operational costs.
- High school and college interns were either paid or receiving class credit to serve as additional resources.
- A market study has been completed to help further assess the area's needs and problems.
- Trees and receptacles to serve as tree planters have been donated.
- Technical assistance seminars aimed at educating merchants in methods of accounting, marketing, promotion and financial control have been held.
- A building-condition and alternate-use study for the storefronts in the northern section has been completed.
- A local development corporation has been established.
- Some \$217,000 in Community Development Act Funds has been received to address the problems of sanitation, crime, lighting and the establishing of a revolving loan pool.

The Fifth Avenue Committee's Commercial Subcommittee has accomplished a great deal since it organized just 2 years ago. Organizing a community and revitalizing a neighborhood are not easy tasks, and require joint participation similar to that which Chase has provided.



A Chase officer originally became involved in Park Slope just prior to the formation of the Fifth Avenue Committee. She offered technical assistance to help the group organize the three merchant associations under one umbrella and thus form FAC. The bank staff aided the group in identifying and developing long- and short-range solutions to the area's problems. An initial seed grant was awarded which the group leveraged and raised additional funds toward its operational costs. By this time, FAC had applied for and been granted five CETA job slots by the City.

The Community Development Department of Chase Manhattan Bank

assigned staff members to aid FAC in forming a local development corporation to create new job opportunities by attracting new industry and expanding small businesses. A Chase loan officer, seeking an opportunity to gain valuable experience in packaging small business loans, has volunteered to meet with area businessmen to review and develop their loan packages.

Chase's assistance also included introducing FAC board members to representatives of other New York City banks which have subsequently awarded grants, arranging meetings with City officials who have committed Community Development Block grants and bringing into the area university

professors and students who have conducted a market study.

The Community Development Department's objective in this and other committees has been to encourage development where Chase conducts business. This encompasses revitalization of commercial strips through use of technical assistance as well as financial resources, minority lending and purchasing programs.

Ms. Lopez is Economic Development Coordinator in the Community Development Department of The Chase Manhattan Bank, New York City.

Notebook



Because of the successful response to its urban homesteading demonstration project, HUD is offering a nationwide urban homesteading program making available HUD-owned properties and encouraging the use of locally-owned properties. Urban homesteading involves transferring publicly-owned, vacant property to individuals or families in exchange for commitments to repair, occupy and maintain the property.

A greater coordination of incentive programs to encourage foreign investment in America's distressed areas is needed, according to a study released recently by HUD. The study – "The Impact of Foreign Direct Investment on U.S. Cities and Regions" – was conducted for HUD by the Analytic Sciences Corporation of Arlington, Va., under the direction of Assistant Secretary for Community Planning and Development Robert Embry and Deputy Assistant Secretary for Urban Policy Marshall Kaplan.

National Urban League President Vernon Jordan vowed during the organization's national convention in July to get all Presidential candidates, declared and undeclared, to take a stand on a bill to strengthen the Fair Housing Act. He said his group and other black organizations will hold members of Congress accountable at the polls next year for how they vote on amending the 1968 Fair Housing Act to give it greater enforcement powers.

Institution of variable-rate mortgages is expected to help consumers shopping for home mortgages find loans.

"Variable-rate mortgages should allow more stable mortgage flows, greater stability in housing markets, an alternative choice for borrowers and increase the ability of savers in member associations to earn higher returns on their deposits," said Robert H. McKenney, chairman of the Federal Home Loan Bank Board, which authorized the new mortgages on May 30.

The manufacture of brick and energy savings will be among topics discussed at the Fifth International Brick Masonry Conference in Wash., D.C. from Oct. 5 – 10. An international event, the Conference attracts masonry experts from around the world for an exchange of ideas and research data. The first of these Conferences was held in Austin, Texas in 1967.

Incomes of westerners and mid-westerners are rising more rapidly than those of easterners and southerners according to a study of 1977 incomes conducted by the U.S. Department of Commerce. Nationwide, incomes averaged \$7,026 per capita in 1977 – an increase of 91.6 percent since 1969. This latest official survey shows Wash., D.C. and its suburbs in Maryland and Virginia with highest per capita incomes among the largest cities. Houston made the biggest jump of any major metropolitan area, from 76th to 16th place in incomes, reflecting

its growing population and business expansion. Anchorage, Alaska, led all 268 metropolitan areas in 1977.

Approximately half of the Nation's States are served by some type of public sector management internship program, it is reported in "State Government Internships," published in *Public Administration Review*, May/June 1979. In all of these States, according to the article, ultimate goals of the programs are to offer students the opportunity to gain on-the-job experience and to recruit "talented, motivated, and experienced employees." Different approaches to training are analyzed. See *Challenge!* article on internships in public administration on page 27 of this issue.

In a study designed to determine differences in room use between blue-collar families and white-collar families, 100 homemakers in Hendricks County, Indiana, were interviewed concerning the activities that occurred in their homes during the hour between 5-6 p.m. No significant differences were found in total room use for the various activities in which families participated. Also, no significant differences between blue- and white-collar families were found in the use of individual rooms, except in the living room. Blue-collar families showed significantly more leisure activities occurring in the living room than did white-collar families.

Home buyers increasingly are consulting maps and counting miles before buying homes. These concerns are leading buyers to look in previously neglected city neighborhoods that have good mass transit – Dorchester in Boston or Park Slope in Brooklyn, and parts of Detroit, for instance. Distant suburbs served only by highways are being avoided, according to an article by Lee Mitgang, Associated Press.

Fair housing laws have not prevented the split between a "black market" and a "white market" in the field of real estate, according to William R. Morris, Executive Director of the National Association of Real Estate Brokers. This situation, Morris says, precludes black real estate brokers and agents from getting a full share of the business. Members of the 5,000-member, Washington-based group call themselves "realists." The organization is the largest minority trade association in the housing industry.



Boston Rediscovered

by Robert J. Ryan

Photos by Dave Valdez

Throughout its history, Boston has been a city which views itself as the center of a much larger world. At one time it was a tiny colonial outpost which, in the words of its founders, was a city upon a hill, a community which would serve as a model for all mankind. Later, in the nineteenth century Boston was the self-proclaimed "Hub of the Universe" and "Athens of America." Those claims were not questioned when Boston was the center of shipping in America, a city whose commercial strength provided the base for its cultural leadership.

However, Boston began to go into economic decline during the first half of the twentieth century and by the 1950's it seemed more appropriate to use the past tense when talking about Boston. It was a city losing population and jobs, and what had been a down-at-the-heels city gradually became a city afflicted with serious blight.

From 1950 to 1970, Boston's population went from 800,000 to 600,000. Its



economic base eroded as manufacturing firms moved south or to suburban locations.⁸ Its tax base, always narrow because Boston was a city of such compactness, declined with each passing year and the property tax rate was raised again and again to keep the city solvent. From 1929 to 1959, only one office building of significance was constructed in downtown Boston, and in 1957, one of the city's leading bankers bluntly stated, "No one can buy land within the City of Boston, put up an office building, and make a profit."⁹

Yet in the late 1950's and early 1960's Boston embarked on a program to maintain its role as a viable city. A program of urban renewal was launched that would result in nothing less than a New Boston. The city, even if it had to rebuild itself, was determined to hold onto its historic role as a center of commerce and culture.

The decision to rely on urban renewal to foster economic growth and population stability was, in a sense, forced on the

city. Clearly without the financial means to launch a program of public investment, the city was attracted to the financial assistance it could expect from the Federal Government through urban renewal.

Site Selected

The city proposed that 10 urban renewal projects be funded, but early emphasis was clearly given to two showcase projects, Government Center and the Downtown Waterfront. The projects were almost as important for what they could



accomplish in a symbolic sense as for what they could do to eliminate blight and foster revitalization.

The 102 acres designated as a renewal project along the downtown waterfront encompassed an area that had once been the heart and soul of the city. Now, the wharf buildings and granite warehouses were virtually empty and the sheds and shacks which ran along the water's edge (along with a roadway) prevented visual or pedestrian access to the harbor. Moreover, an elevated roadway built through Boston's downtown, and designed to rid the city of its chronic traffic congestion, served only as a "Chinese Wall" which further separated the rest of the city from the waterfront.

Likewise, the area known as Scollay Square also served as graphic testimony to the city's decline. Once a center of Boston's publishing industry and the location of gracious hotels, Scollay Square was now filled with tattoo parlors, burlesque houses, honky-tonk bars and the soldiers and sailors from all over the world who were drawn to the area.

The plan proposed for the waterfront involved the creation of a new residential community which for the most part would be housed in recycled wharf and warehouse buildings. In addition, the buildings bordering the water's edge would be cleared to create open space that would provide Boston "a window on the world," in the words of a promotional brochure issued at that time. The plan also called for development of regional attractions, such as a new aquarium, and the inclusion of shops and restaurants on

Boston's North End – View of former warehouse buildings which have been converted to apartments.

the ground floor of residential and commercial buildings so that the waterfront would become a place which attracted visitors and shoppers.

Scollay Square would be transformed into an area filled with government buildings and private office structures. The focus of the master plan conceived by I.M. Pei would be a striking and dramatic New City Hall, chosen in a national architectural competition, and surrounded by an eight-acre brick plaza.

In an administrative sense, Government Center and Downtown Waterfront constituted two separate renewal projects, each with different planning objectives. But the two projects would be physically linked by Boston's public marketplace, built in 1826, in the Faneuil Hall area. Planners at the Boston Redevelopment Authority (BRA) viewed the three 500-foot-long market buildings which stood between the waterfront and Scollay Square as a crucial link in the design scheme that became known as the Walkway to the Sea, a pedestrian mall which would run from City Hall plaza eastward through the market area and under the Central Artery to the dramatic waterfront park located between Commercial Wharf and Long Wharf.

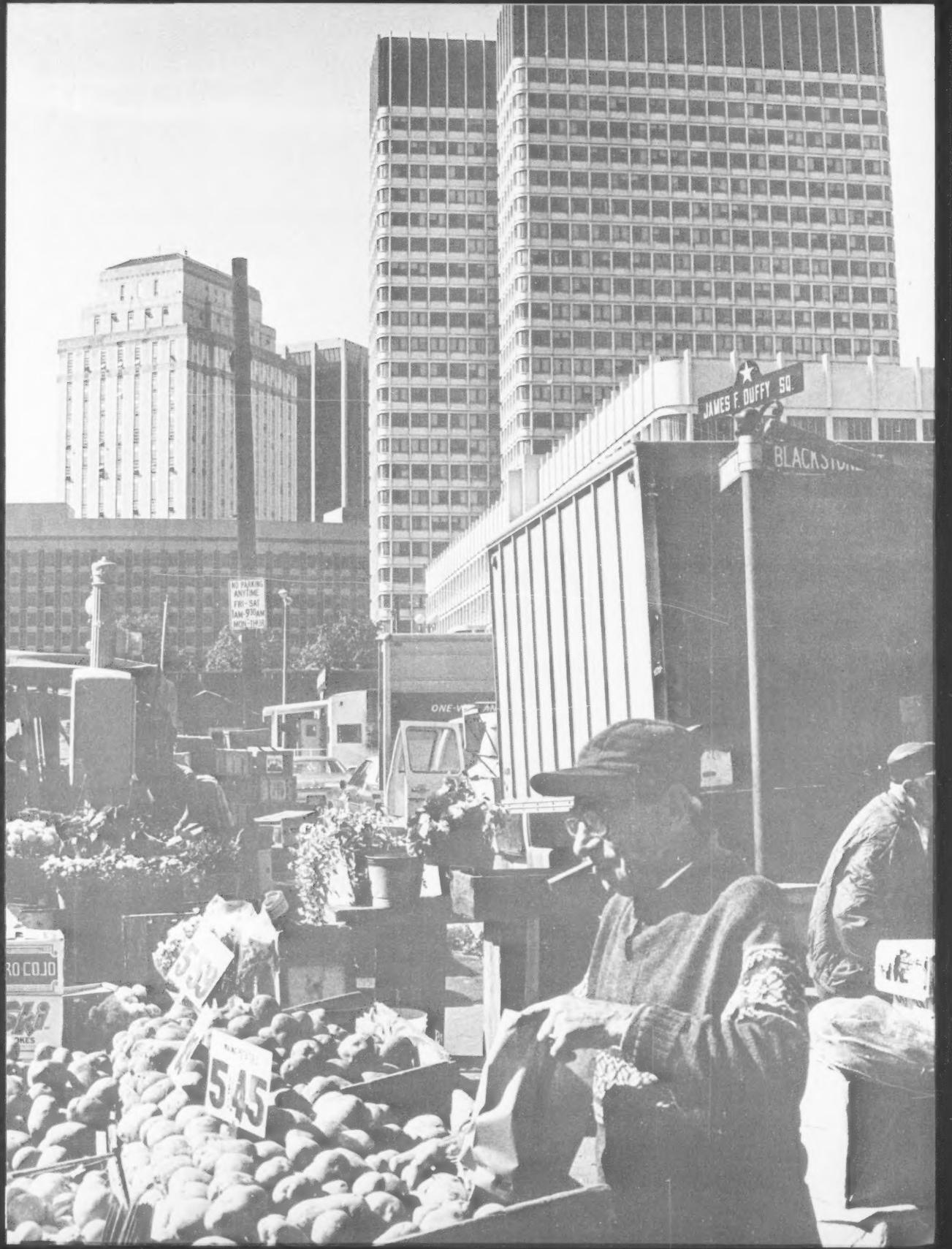
To envision the market area as a new and upgraded retail area required great imagination in the early 1960's. Boston's marketplace had been transformed during the twentieth century into a wholesale district. Trucks clogged the three streets which ran through the six-acre area and over the years new signs and facades and other additions had all but obscured the attractive Greek revival architecture of the marketplace buildings. Boston on the whole was optimistic about its rebuilding program, but there were grave doubts that the markets project would ever come to fruition.

The new mood of optimism was generated by the startling changes occurring in the Scollay Square area. The BRA, using early land acquisition funds, took title to every building in the 40-acre project by 1962 and within a matter of months virtually all of the buildings had been razed. Within an equally short period of time the soldiers and sailors were replaced by hundreds of construction workers. Foundations for new government buildings began to emerge and the rough outlines of the ambitious \$50 million renewal program began to take shape.

The effect on Boston was immediate and electric. Suddenly the private sector launched building programs equally as ambitious as the city's renewal effort. Boston seemed to sprout a new skyline in a matter of years. The amount of office space in Boston doubled between 1960 and 1977, with the addition of 18 million square feet of new office space. Today, Boston is a city where more than half of the office space downtown is less than 15 years old.

Waterfront Development

On the waterfront, though, development seemed to go more slowly. First, there was the complex task of relocating fishing vessels and accompanying facilities to a pier in South Boston. Then, there was the even more complex task of utility construction. For years the combined sewer and storm drains for the entire downtown had emptied into the harbor in the area designated for renewal. The renewal plan called for installation of a new utility system whereby storm and sewer drains would be separated, with sewage pumped to a treatment center at the other end of the harbor. All of the utility work had to be done in an area that



was land filled and where the water table rose and fell each day with the ebb and flow of the tide.

In addition, there was the necessity to relocate Atlantic Avenue, the roadway which ran along the water's edge, and to build a new roadway while accommodating traffic which ran through the area.

The logistics of heavy construction were but one aspect of the difficulties encountered by the city and BRA as renewal went forward on the waterfront. The waterfront plan won approval at a time when few people lived on the waterfront. Once residents began moving into the area they felt they should have a voice in how the project was implemented. The result was a monumental court suit which the residents brought against the BRA in 1972.

The Federal judge who heard the case declined to rule in favor of the waterfront residents or the BRA. Instead he ordered that a committee of residents and other interested parties carry out a restudy of the waterfront plan and make recommendations on how the plan might be modified. This was done and in 1974 the BRA agreed to virtually every modification recommended by the restudy committee.

The density of the project was scaled down and all planned high-rise structures eliminated. Atlantic Avenue would not only be realigned but it would be narrowed, allowing for a waterfront park of six acres instead of three. Mixed income housing would be constructed on one parcel and two elderly housing

projects would be built. In Parcel C-2, where about 50 warehouse buildings were to be cleared for new housing construction, the structures would be offered on an individual basis to community residents so they could be rehabilitated for residential use.

By the early 1970's, then, Government Center was virtually completed and the network of construction trenches along the waterfront was an indication of progress in executing that plan. But then the city and BRA had to confront a problem of even more monumental proportions — the Faneuil Hall markets.

Many people paid lip service to the restoration of the buildings, but few people were convinced that the buildings could be restored to function once again as a retail district. In fact, a 1965 consultant study done for the BRA predicted that the markets project was not feasible from a marketing point of view. It was difficult for the BRA to test the consultant's conclusions because it took until 1970 or so to relocate the wholesalers from the markets area. Relocation was delayed by the need to complete new quarters for the wholesalers in a new, more efficient location outside the city.

However, in 1972 the BRA designated a developer for the marketplace project. Months later hopes were dashed when it became apparent the developer could not obtain financing for the project. The BRA decided at that point to move ahead with restoration of the buildings, using a \$2.3 million historic preservation grant from HUD.

The exterior restoration work, as well as the new utilities installed in the area, the acquisition costs, and the relocation payments meant that the BRA and city were investing \$10 to \$12 million in the

Faneuil Hall Markets project before a developer was found to carry out the project.

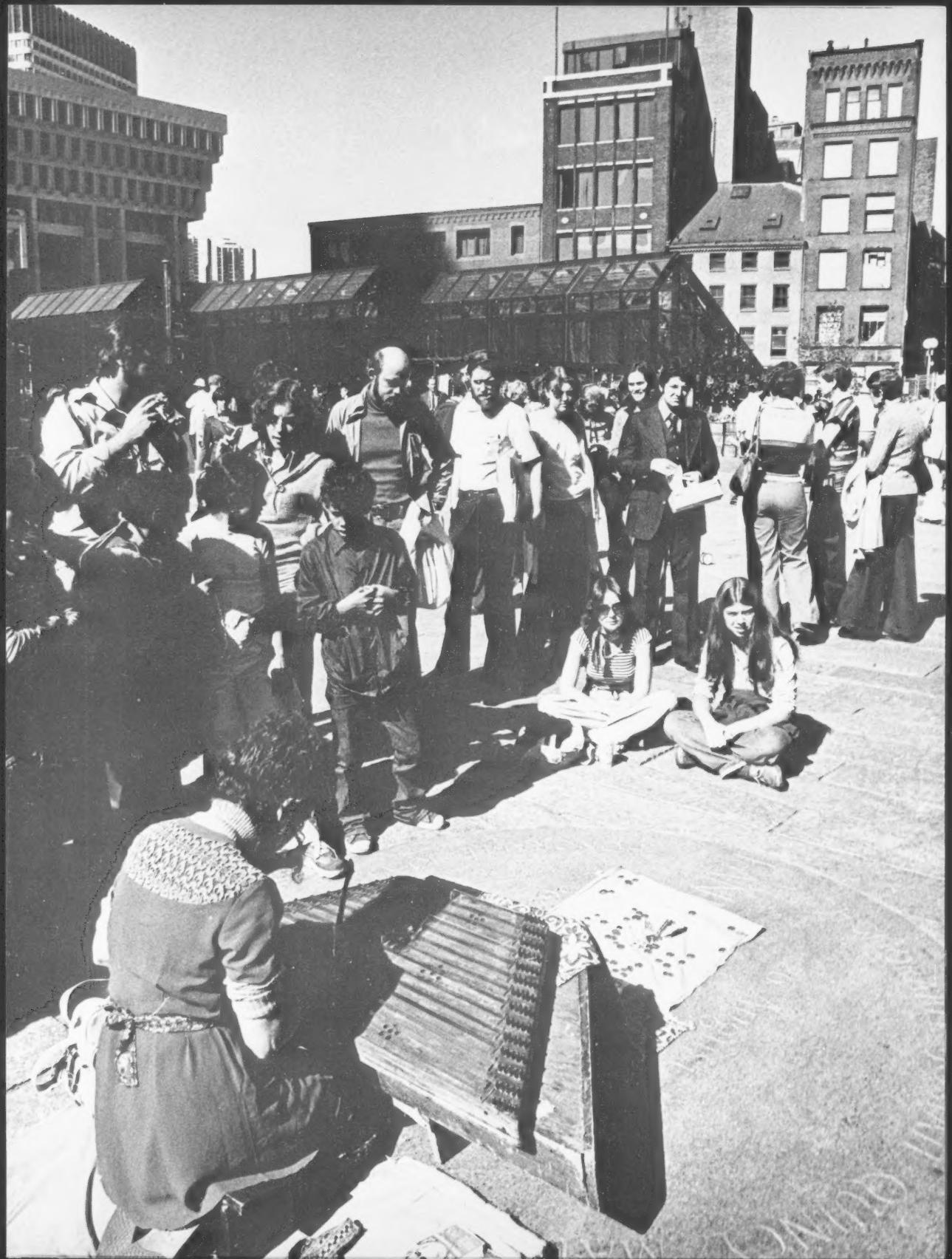
In 1974, then Mayor Kevin H. White recommended that the BRA designate The Rouse Company of Columbia, Maryland as developers of the market project. The Rouse Company until that time had developed suburban shopping centers only, and the firm had never been involved in historic restoration. But Mayor White, after having extensive discussions with James Rouse, president of The Rouse Company, felt that the firm had the expertise and knowledge needed to carry out the project.

The importance of the public investments made in the immediate vicinity of the market area — and the additional millions of Federal funds spent in areas surrounding the project — cannot be overestimated. Mr. Rouse has said that his firm decided to move ahead on the project only because the city had facilitated private development through its public investment program.

While this magnitude of public investment represented the city's commitment to revitalization, the private sector held back when it came to financing the market project. In the considered opinion of banks and lending institutions, the markets project constituted too great a risk because it did not have the elements needed for a successful retail development, namely an anchor tenant and plentiful parking space.

Boston had made too much progress in its renewal program to tolerate a setback in this key project when all other aspects of the development program were falling into place. Mayor White personally lobbied Boston bankers in order to

Boston's famous Farmers' Market in foreground. John F. Kennedy Federal Building on right in the background.



convince them that they should provide financing for the project. Finally, in early 1975, a consortium of banks provided The Rouse Company \$10 million in construction financing and the developer signed a 99-year lease with the BRA for the three market buildings.

On August 26, 1976, 150 years to the day when the Markets first opened for business, the new Faneuil Hall Marketplace was reopened. Thousands of people flocked to the Marketplace that first weekend and hundreds of thousands have been flocking to the Marketplace since that time. Each year an estimated 11 million visitors have come to the Marketplace to shop.

The design scheme first proposed in the early 1960's had come into existence. The new waterfront park, opened in May 1976, proved to be one of the most attractive and popular amenities in Boston. The planners' jargon about visual and pedestrian access had become a reality and the thousands of Boston residents and visitors who came to the waterfront found out that Boston had, as the promotional brochures promised, a "window on the world."

Culmination of Projects

Bicentennial events, such as the Tall Ships and the visit of Queen Elizabeth II, drew crowds totalling hundreds of thousands to the waterfront/Government Center area. Thousands of people were able to see, through television coverage, that Boston had indeed wiped out Scollay Square, developed a new residential community on the waterfront, and in the

Cultural events occur regularly in City Hall Plaza. City Hall Building can be seen at the top (far left).

process forged a new link between the city and its waterfront by completing the Walkway to the Sea.

What had begun as urban renewal projects with certain objectives were helping to change the entire public perception of the city. The waterfront, which had a population of 700 in 1970, now had a population of 4000, and that was only indicative of the slight population increase Boston had registered over the past decade, thus ending two decades of population loss. Shoppers from the metropolitan area rediscovered that Boston was an attractive place to shop. The high-rise towers, which were a spinoff of the public investment in renewal, are quarters for thousands of new workers.

More importantly, the renewal program had provided the basis for the city's equally ambitious program of public investment in numerous city neighborhoods. In the last decade, Boston constructed 24 new schools and an equal number of new fire stations, police stations and branch libraries. Even though the city had to withstand the social disruption caused by school busing, investment in Boston, in both private and public sectors, averaged in excess of \$1 billion a year throughout the last decade.

Urban renewal projects for inner-city neighborhoods, such as Charlestown, the South End, South Cove and the Fenway, have also played a big part in fostering the rediscovery of Boston as a place to live. The city has sought to build on this base with its extensive program of investment for new public facilities. The \$400 million Boston received in urban renewal funding has been more than matched by the city's expenditures of approximately \$500 million in new parks, playgrounds, improved street lighting, reconstructed streets and new utilities in each of the city's neighborhoods.

A network of Little City Halls in Boston's neighborhoods has helped bring government closer to the people.

Neighborhood health centers have been built and strengthened throughout the city to improve the delivery of health services to people living in the neighborhoods. Summerthing, a program of cultural events ranging from ballet to folk dancing to rock concerts, brings entertainment and recreation to the neighborhoods. And the city's housing improvement program, which provides tax rebates to homeowners who carry out repairs to their houses, is helping to strengthen the city's housing stock.

The combination of urban renewal, the private investment which was generated by that program, and the city's efforts to strengthen its neighborhoods, has helped in every way to end Boston's long and slow decline as a viable city.

Since 1966, for instance, the market value of taxable property in Boston has risen thirty percent. Population, as stated, is beginning to grow for the first time in three decades. More than 50,000 jobs in the service sector of the city's economy have been created since 1967.

Today, Boston is a city where optimism about the future is the norm, not the exception. Few people in Boston are making claims that the old city is the center of the universe or the Athens of America, but Boston has proven that it is indeed the viable center, a focal point of commerce and culture.

Mr. Ryan is Director of the Boston Redevelopment Authority.

In Print



***Urban Utopias in the Twentieth Century: Ebenezer Howard, Frank Lloyd Wright, and Le Corbusier*, by Robert Fishman. New York, Basic Books, 1977. 332pp. \$13.95.**

Curiosity prompted my interest in this book. How and why did Fishman, not a planner, decide to write about these three men of different nationalities (English, American, French), differing philosophies, and disparate backgrounds?

The book evolved from a doctoral dissertation originating in Fishman's chance encounter with Le Corbusier's early designs in the pages of "an obscure syndicalist journal," while he was studying French political thought. This led to his interest in utopian ideals of "cities of tomorrow." Frank Lloyd Wright and Le Corbusier (born Charles-Edouard Jeanneret) met his criteria for "radically original design, a revolutionary program for social change and a sustained personal commitment by their creators to make the plan a reality."

The lives and ideas of the three are taken up in chronological order. Ebenezer Howard, the earliest, is, Fishman says, "the least known and the most influential." His *Tomorrow: a Peaceful Path to Real Reform*, published in 1898 and now known under the title of the 1902 edition as *Garden Cities of Tomorrow*, has, according to Lewis Mumford, done more than any other single book to guide the modern town planning movement and to alter its objectives.

Howard, who practiced stenography to earn a living, described himself as an inventor — he never called himself a planner. He was also an effective organizer whose original supporters were social reformers, agrarians and others who believed that the only hope for mankind was cooperative self-government in decentralized back-to-the-land modern communities — Garden Cities that would draw people away from urban centers into a new civilization.

Putting theory into practice, Howard and his supporters founded two English new towns — Letchworth (1903) and Welwyn (1920), "which still serve as models for his ideas." These inspired Great Britain's postwar program of New Towns as well as the Greenbelt Cities program undertaken in the United States in the 1930's by the Resettlement Administration, and continued by HUD's New Communities Administration. However, Columbia, Maryland, cited as the most successful, was, like the early British new towns, privately designed and financed.

Frank Lloyd Wright's Broadacres had as its aim the dispersion of land population agglomerations into small self-contained cities with rigidly limited zones, paralleling superhighways and railroad tracks. Zone one was for mercantile land uses for small factories and markets; zone two for agriculture and small farms; three was residential — homes and apartments; four, civic and

cultural; and five, a green area interspersed with large and expensive homes. Wright's idea was to build the homestead first — these would vary in size from one-car houses to five-car houses. Families too poor to afford one car, or rich enough to afford more than five, could not be homesteaders. Next would come the factories and other economic institutions as support units for the families, with other amenities to follow, and all to be harmonized into an "organic" society.

Le Corbusier's glorification of bigness, technology and authority hark back in many minds to the 19th century, and his ideas have been gradually discredited by today's planners. Nonetheless, his ideas have influenced myriads of designers and architects in recent years — the thousands of skyscrapers bear witness to that. Now comes the latest concept of mixed-use developments, which incorporate many of his ideas, and which (another irony, as with Wright's ideal) house those who can afford them in the towers, with radio, television, transportation, and amenities at their command.

In keeping with his profession of historian, Fishman provides biographical, social and economic background that can explain the thought processes of the three men. His research is carefully footnoted; there is an adequate center section of photos and illustrative drawings; and the writing betrays no signs of having once been a doctoral dissertation. Altogether a good and informative book.

*Helen S. Boston
Bibliographer, HUD Library*

Schramm, Sarah Slavin. Plow Women Rather Than Reapers: an Intellectual History of Feminism in the United States. Scarecrow Press, 1979. 441 pp., 1979. \$17.50. Library of Congress, 78-1-907. ISBN 0-8108-1183-9.

Schramm's new book tracks the genesis and development of feminist thought from the 18th century through the 1950's. *Plow Women* takes a wide view of ideas, values, and experiences which combined to produce a specific set of thought named "feminism." It discusses not only sex roles, political participation, group behavior and idea development, but also ideas and assumptions about women and men as reflected in literature. *Library Journal* hails the book as "a sophisticated work."

Sarah is a 37-year-old feminist and activist, educator, and author. She is president-elect of the Women's Caucus for Political Science.

International Affairs



The New U.S.-Mexico Agreement: Sharing Urban Information

The first technical activity under the new U.S.-Mexico Agreement for urban information exchange was a workshop held here in August to compare the two countries' National Urban Policies, Plans and Programs. For as then HUD Secretary Harris said during her trip to Mexico last June, "A National Urban Policy announced in Washington is sure to have an effect in Juarez, Mexico, just as a new urban development program announced in Mexico City will soon be felt in El Paso, Texas."

The Agreement for Cooperation in the field of Housing and Urban Development was signed during President Carter's visit to Mexico in February 1979, by Secretary of State Cyrus Vance and then Secretary of Foreign Affairs Santiago Roel. HUD and the Ministry of Human Settlements and Public Works (SAHOP) of Mexico were designated as executive agencies. The purpose of this agreement is the exchange of information on national urban policies and programs with particular reference to their effect in border areas.

The Agreement establishes a Joint Steering Committee responsible for setting and administering an Implementation Plan of activities. Steering Committee members for the U.S. side are Lawrence B. Simons, Assistant Secretary for Housing, and Richard H. Broun, Director of Environmental Quality for HUD's Office of Community Planning and Development. Responsibilities of the Executive Secretary are filled by Tila Maria de Hancock, Assistant for International Affairs to the HUD Secretary.

Members of the Steering Committee from Mexico are Dr. Gregorio Valner Onjas, SAHOP Under Secretary for Human Settlements and Roberto Eibenschutz Hartman, Director General of Population Centers. The Executive Secretary is Luis Sanchez de Carmona, Director of Urban Ecology in the Sub Secretary of Human Settlements of SAHOP.

Secretary Harris traveled to Mexico City in June to participate in the first meeting of the Joint Steering Committee and to hold discussions with her counterpart Pedro Ramirez Vazquez, Secretary of the Ministry of Human Settlements and Public Works (SAHOP). While there, the Secretary was also invited

to meet with Mexican President Lopez Portillo who expressed his strong support for urban technical exchange between the two countries.

Based on a survey of interests of HUD program and field offices by the Office of International Affairs, the Steering Committee agreed to conduct activities under seven fields of interest:

1. National Urban Policies, Plans and Programs
2. Programs of HUD and SAHOP as They Impact on the Border Region
3. National Programs and Policies on Housing
4. Environmental Considerations in Planning
5. Urban Emergencies
6. Federal/Local Capacity Sharing and Citizen Participation
7. Metropolitan Area Planning

Any cooperative project under the Agreement will be carried out via one or more of the following activities:

- exchange of documentation related to urban programs in general and projects along border areas in particular;
- joint meetings and seminars;
- joint research and study projects;
- exchange visits by experts, advance students, representatives of public or private organizations, or private citizens;
- other activities as may be agreed to by the Joint Steering Committee.

At this time when relations between the United States and Mexico are receiving increased attention, urban issues along the border provide an important and visible microcosm of the status of those relations. During his visit to Mexico in February, President Carter called for increased technical cooperation between the United States and Mexican Federal agencies. The activities under this Agreement are being designed to respond to that call.

*Teresa Flynn
HUD Office of International Affairs*

Reducing Your Property Taxes

Taxes take the biggest chunk of many a homeowner's budget today. There is usually not much one can do about income and excise tax, but perhaps there is something you can do about your property tax. In today's economy, with the cost of food, fuel, homes and health care skyrocketing, property taxes, too, have increased dramatically. Some homeowners have reported increases of as much as 40 to 60 percent in as little as 4 years. While taxes on your property are unavoidable, you can determine if your property tax assessment is fair. If it isn't, it may be possible to reduce the assessment by following your county's or local government's **appeal process**.

The appeal process gives you the opportunity to contest the assessed value of your real property. Although both homeowners and commercial property owners can use this process, many more commercial property owners appeal their tax assessment than do individual homeowners. For example, in a recent Boston study spanning a 10-year period, homeowners filed only 10 percent of the 50,000 registered appeals. The remaining 90 percent were filed by commercial property owners.

The Department of Housing and Urban Development conducted a similar study in 1977 on property taxes in 10 different metropolitan areas in the United States. They found that 50 percent of all commercial property assessments were appealed, while only 4.4 percent of the tax assessments on all single-family homes were appealed. The question is why individual homeowners fail to take advantage of the appeal process.

Understanding Your Tax Assessment

The answer may be that the majority of homeowners are not familiar with the

appeal process. Others may be reluctant to undertake a procedure that appears complicated. Some may even fear that their assessment will be increased as a result of their challenge. However, homeowners who take the time to understand the assessment process can find out whether or not their tax assessment is fair and perhaps save a great deal on their taxes. The first step is to learn how tax assessments are determined in your area. Your local tax assessor's office is usually the best source of specific information. Generally, it is the local tax assessor who evaluates, or assesses your property based on its fair market value (the amount you could reasonably expect to receive if you sold your property). Similar homes sold recently in your area serve as a guide. You are usually not taxed on the full market value of your home, but rather on a percentage of it. This percentage differs from county to county and from year to year. For example, if the local tax assessor determined that your home is worth \$50,000 on the open market and the county bases its property tax rate on 60 percent of the market value, you would be taxed on 60 percent of \$50,000 or \$30,000. This is the assessed value of your home. If your county's current tax rate is \$10 per \$1,000, your property tax would be \$10 times 30 (the assessed value) or \$300. The actual tax you would pay would be \$300 for that year. This is just an example of one county's procedure. Since each county sets its own criteria, you will need to investigate your own county's procedure.

Weighing Your Assessment

Once you understand the assessment process used in your community, you can begin to determine whether your tax assessment is fair. One way to do this is to compare your assessment with that of similar homes in your community. While you might be able to get an accurate

account by asking your neighbors, your best bet would be to visit your tax assessor's office and search the records for your community. These records are open to the public, are often cross-referenced by name and lot number, and may be stored on microfilm. It may be helpful therefore to know the full name of the neighbors who own property similar to yours, their lot numbers, and the full name of the locality and the subdivision.

If you should learn through your search that your home is being taxed at the same rate as others but that the value assessed for your property seems unduly high, you might want to get a market analysis of your community to learn the selling price for homes similar to yours. Some real estate agents will provide this service to you without obligation since many large realtors now have this type of information computerized for ready retrieval. The real estate section of your local newspaper could also serve as a guide, although the asking price for a home is often far higher than the selling price.

You can also check with the assessor's office to see how the assessed value of your home was determined. You should verify that the dimension of your lot, number of rooms, and condition of your home, etc. were listed accurately. Check all details that might lower the value of your property; for example, check the condition of your heating system, walls, ceilings, and roof. If you find some major discrepancies, you might be able to get the assessed value of your home lowered without much difficulty.

Another way to determine the accuracy of your property tax is to hire a professional appraiser who will provide a detailed estimate of your home's market value. This service may cost you about \$100 but it could provide you with valuable evidence to support your appeal.

If after contacting a realtor, searching local tax records, examining your own assessment in detail, and hiring a

professional assessor, you conclude that your assessment is out of line, you have the right to contest it.

The next step is usually an informal hearing. If the evidence you have gathered is clearly in your favor, you may have to file an official appeal. The next step may be an appearance before a tax appeal board. If this step is not successful and you still wish to pursue your case, you might appeal to a higher level such as a tax appeal court. Although each county has its own appeal forms and its own procedures, the attached example from the District of Columbia may be helpful.

In an appeal, the burden of proof always lies with the homeowner to show cause why his or her assessment was too high. You should be prepared to show documented evidence to substantiate your allegation. To prepare for an appeal hearing, you might want to sit in on a similar proceeding. In this way, you could anticipate questions likely to be posed at your hearing. If an error was made in your assessment, you might want to suggest fair adjustment. You should present only relevant information and avoid criticizing individual assessors or the assessment process itself.

If your evidence is strong and if you present your facts accurately, you could get your assessment, and consequently your property tax, reduced. Whatever the outcome, if you have acquired a better understanding of how your property tax is determined, you are in a stronger position to evaluate your future property tax assessments.

*Office of Consumer Affairs
U.S. Department of Health, Education
and Welfare*

Internships: A Vital Element in Public Administration

by Cortus T. Koehler, Ph.D.

Progression from a concept of limited government in this country to a service-oriented concept of government began with the economic crisis in the 1930's and continues today. This trend has dictated an ongoing need for technically skilled people who understand the administrative, operational, and political facets of government.

The concept of government internships is a vital element in the preparation of public administration students who will fill positions in the bureaucracy. The internship is a mechanism by which governmental agencies can tap fresh, enthusiastic, and energetic talent, often for as long as a year at an economical cost to the agency. Today, the student and the public administrator are becoming more conscious of the mutual benefits of the internship.

Types of Internships

There are three basic types of internships, and they differ primarily in the degree of scope and intensity of involvement opportunities they provide for the intern in the administrative process.

General Internship – Here the intern is given a variety of work assignments that permit involvement in a variety of functions, at various organizational levels (policy, managerial, and technical) and administrative processes of the agency.

Project Internship – The internship activities focus on a specific topic, area, or problem that the agency may be dealing with. The intern selected usually has the specific skills and interests that are needed for the project. Here the nature of the

project and interest of the intern determine the degree to which he will become involved in the agency's activities.

Rotating Internship – Here the intern is rotated from unit to unit within an organization or among organizations which share an interdependence of activities. The intent is to provide the intern with an overall view of the organization's internal and/or external operating environment. The time the intern spends in each phase of the rotation process determines the degree of involvement he has in the organization's activities. The payoff to the intern or to the organization is usually minimal in this type of internship unless the organization is very small and/or the internship is of a long duration. Moreover, this type of internship requires a great deal of coordination and for these reasons is not widely practiced.

Internships and the Time Factor

There are three things to consider with respect to internships and the element of time: When to bring an intern into the organization, the duration of the internship, and the working hours of the intern.

Summer is a popular time to bring interns into an organization for the following reasons:

1. Intern labor helps fill the labor vacuum created by summer vacations of regular employees.
2. The student is available on a full-time basis.
3. Paid summer internships help create employment opportunities for students wanting summer work.
4. The summer may be a lull period for the agency, and this provides an opportunity to assign interns to projects not completed or put aside during the busier periods of the year.

It should be noted, however, that the following disadvantages may characterize summer internships:

1. Since many regular employees take summer vacations, there may be a lack of manpower to supervise the intern properly.
2. If summer is a lull period for the agency, and interns are assigned to projects not completed or put off during other periods of the year, the intern may not have an opportunity to grasp fully the complete range of activities or functions of the unit and/or organization.
3. Summer internships tend to diminish the degree of interaction between theory and practice that is often felt by students during the school year.

Other time options alleviate the disadvantages mentioned above, while satisfying the needs of the agency and the intern.

1. Part-Time School Year Internship – While there are many one-semester internships due to the experience gained by the intern in the first semester, the two-semester internship starting in the fall where the intern works 2 or 3 days a week provides a better payoff for both the intern and the public agency.

2. Part-Time School Year – Full-Time Summer Internship – The optimal time frame here would be part-time fall and spring semesters and full-time during the summer. However, a part-time spring semester and full-time summer program can also be beneficial to both the agency and the intern. The supervision and training provided during the spring semester may be adequate to carry the intern through the summer period when supervisory resources may be short.

3. Project Internship – These internships should last the entire length of the project. Interns that are incrementally brought into work on various phases of a long-term project receive a narrow perspective of the agency's operations.

4. Full-Time One Year Graduate Fellowship – This is the optimal situation for both the interns and the agency. In these situations, the interns always receive pay for their services.

Regardless of the time frame an agency selects, there should be a clear understanding between the agency and the intern as to the exact duration of the internship. When that time period has expired, the internship for that particular intern should be terminated.

For the part-time intern, the working hours should be sufficient and scheduled in such a way as to provide him with an adequate experience. For example, schedules of 2 hours per day for 5 days a week or 1 full day per week are hit and miss schedules because the intern tends to be forgotten by the regular employees and thus has no opportunity to be integrated into the agency's flow of activities. A better part-time schedule would be 4 to 5 half days per week or 2 separated full days per week. Obviously, the intern's class schedule and transportation time must be taken into consideration in devising a part-time work schedule.

Compensating the Intern

The best compensation package provides the intern with quality work experience, academic credit, and pay for his services.

The issue of paid and nonpaid internships has supporters on both sides of the coin. One position is simply that the intern should be paid for services rendered and that the agency has more control over paid interns. The other position holds that academic credit and the work experience are themselves sufficient benefits, particularly since these proponents believe that it costs the agency to provide the intern such an opportunity. In support of the latter, let me point out that many students are beginning to realize that in a competitive job market the experience acquired in a good internship has a

marketing value that may mean the difference between a job or no job after graduation; thus, many students do not look upon volunteer internships as completely void of economic value.

Usually the decision to pay or not to pay an intern is a budgetary consideration. It is recommended that a policy of paid internships be adopted when possible. In addition, other benefits that could be considered are:

1. Providing transportation costs to and from work. (Many unpaid internships include reimbursement for this expense.)
2. Allowing the intern to participate in the organization's health plan if possible.
3. Providing Workmen's Compensation Insurance.
4. Placing the intern on the potential employment list if his performance warrants.
5. Writing letters of recommendation for the intern if his performance warrants.

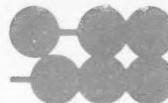
Funding Internships

Several alternative sources of funding can be considered and explored in the search for quality internship programs. They are:

- salary savings
- intern position – line item in budget
- intern program – program item in budget
- Federal grants
- State grants
- foundations
- professional association and interest groups.

Dr. Kehler is Director of the Public Administration Internship Program, School of Business and Public Administration, Department of Public Administration, California State University, Sacramento.

Lines & Numbers



Federal, State and local governments spent \$10.9 billion on selected environmental control activities in fiscal 1977. This represents a 79 percent increase over fiscal 1973 and a 7.6 percent increase compared to fiscal 1976. About one-fifth of all U.S. expenditures on environmental activities were expended by

the 46 largest cities (300,000 population). Although the largest cities have expended the most funds for environmental control, Buffalo, New York, which ranked 31st in population, had the highest per capita expenditure.

U.S. Expenditures for Selected Environmental Quality Control Activities: FY 1977 (Dollars in Thousands)

Item	Total Expenditure	Direct Expenditure	Intergovernmental Expenditure
Total	\$10,926,449	\$10,926,449	*
Federal	5,029,467	1,114,281	\$3,915,186
State	1,240,053	732,282	507,771
Local, Total	9,079,886	9,079,886	*
48 Largest Cities	2,389,772	2,311,079	78,693
Other Cities	3,532,986	3,474,325	58,661
58 Largest Counties	748,099	719,014	29,085
Other Counties	651,573	644,549	7,024
Townships	488,718	476,585	12,133
Special Districts	1,516,324	1,454,334	61,990

*Net of duplicative intergovernmental transfers.

Local Government Expenditures for Selected Environmental Control Activities: FY-1977 (Dollars in Thousands)

Item	Water Quality Control Amount	Percent	Land Quality Control Amount	Percent	Air Quality Control Amount	Percent
Total	\$6,666,938	100.0	\$2,360,771	100.0	\$32,135	100.0
All Cities	3,968,568	59.5	1,917,943	81.2	N.A.	N.A.
48 Largest Cities	1,472,346	22.1	881,179	37.3	18,076	56.2
Other Cities	2,496,222	37.4	1,036,764	43.9	N.A.	N.A.
Other Local Govts.	2,698,370	40.5	442,828	18.8	N.A.	N.A.

Source: *Environmental Quality Control, Government Finances*
Fiscal Year 1976-77. U.S. Department of Commerce,
Bureau of the Census

Prepared by Robert E. Ryan
Office of Organization
and Management Information, HUD

UNITED STATES
GOVERNMENT PRINTING OFFICE
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Washington, D.C. 20402

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